

In re:
Michael J. Reynolds
Barbara J. Reynolds
Debtors

Case No. 16-16310-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 16, 2021

Form ID: 138NEW

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Reynolds, Barbara J. Reynolds, 191 Thornridge Drive, Levittown, PA 19054-2322
cr	+ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC# X2303-01A, DES MOINES, IA 50328-0001
cr	Wells Fargo Bank N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
cr	+ Wells Fargo Bank, N.A., 1 Home Campus, X2303-01A, Des Moines, IA 50328-0001
13831626	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13788448	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
13788447	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14588040	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
13788451	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
14575640	+ BANK OF AMERICA, N.A., C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13788450	+ Bank Of America, 450 American St, Simi Valley, CA 93065-6285
13838309	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
13788454	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
13788453	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
13788467	Rollins Corp, PO Box 660285, Dallas, TX 75266-0285
13788470	+ Travel Resort America, 1930 N. Poplar Street, Southern Pines, NC 28387-7091
13788471	+ Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
13788472	#+ Visa Dept Store National Bank, Po Box 8218, Mason, OH 45040-8218
13788481	+ WFFNB/Furniture Barn, Wells Fargo Financial National Bank, Po Box 10438, Des Moines, IA 50306-0438
13788482	+ WFFNB/Furniture Barn, Po Box 94498, Las Vegas, NV 89193-4498
13788473	+ Wells Fargo Bank, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
13788474	Wells Fargo Bank, Credit Bureau Disp, Des Moines, IA 50306
13788475	+ Wells Fargo Bank Nv Na, Mac F8235-02f, Po Box 10438, Des Moines, IA 50306-0438
13788476	+ Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
14588047	+ Wells Fargo Bank, N.A., c/o Andrew Spivack, Esquire, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14588041	+ Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
13864546	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13861978	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
13799558	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
13806705	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
13816427	+ Wells Fargo Bank, NA, Home Equity Group, 1 Home Campus, X2303-01A, Des Moines, IA 50328-0001
13788478	+ Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
13788477	+ Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569
13788480	Wells Fargo Home Mtg, 7255 Baymeadows Wa, Des Moines, IA 50306
13788479	+ Wells Fargo Home Mtg, Written Correspondence Resolutions, Mac#X2302-04e Po Box 10335, Des Moines, IA 50306-0335
13788483	Whitebridge Financial, TRA-RV, PO Box 776327, Chicago, IL 60677-6237

TOTAL: 36

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecscdi@recoverycorp.com	Apr 17 2021 04:09:29	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13788452	+ Email/Text: bknotices@bankofthewest.com	Apr 17 2021 03:34:56	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
13788456	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:10:11	Capital One, 15000 Capital One Dr, Richmond, VA 23238
13788455	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:00:55	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
13812358	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 03:51:27	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13788460	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 17 2021 03:32:00	Comenity Bank/Lane Bryant, 450 Winks Ln, Bensalem, PA 19020-5932
13788459	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 17 2021 03:32:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
13788462	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 17 2021 03:32:00	Comenitycapital/Indclb, 3100 Easton Square Pl, Columbus, OH 43219-6232
13788461	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 17 2021 03:32:00	Comenitycapital/Indclb, Po Box 182125, Columbus, OH 43218-2125
13788464	Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
13798636	Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13788463	+ Email/Text: mrdiscen@discover.com	Apr 17 2021 03:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
13788457	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 17 2021 04:00:44	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
13788458	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 17 2021 04:10:04	Chase Card Services, Po Box 15298, Wilmington, DE 19850
13788466	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 17 2021 03:31:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
13788465	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 17 2021 03:31:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
13860839	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 04:01:33	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13828692	Email/Text: bnc-quantum@quantum3group.com	Apr 17 2021 03:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
13790557	Email/PDF: rmscedi@recoverycorp.com	Apr 17 2021 03:52:21	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

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13788468 + Email/PDF: gecsedl@recoverycorp.com

Apr 17 2021 03:50:18

Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

13788469 + Email/PDF: gecsedl@recoverycorp.com

Apr 17 2021 04:00:17

Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
13788449	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
CHRISOVALANTE FLIAKOS	on behalf of Creditor Bank Of America N.A. paeb@fedphe.com
JASON BRETT SCHWARTZ	on behalf of Creditor Bank Of The West jschwartz@mesterschwartz.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com
JOSEPH ANGIO DESSOYE	on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, wbecf@brockandscott.com
PAUL H. YOUNG	on behalf of Debtor Michael J. Reynolds support@ymalaw.com ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Barbara J. Reynolds support@ymalaw.com ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com

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THOMAS YOUNG.HAE SONG

on behalf of Creditor Bank Of America N.A. paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Michael J. Reynolds and Barbara J.
Reynolds

Debtor(s)

Bankruptcy No: 16-16310-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 4/16/21